

Fill in this information to identify the case:

Debtor Name Teri Galardi

United States Bankruptcy Court for the: Northern District of Georgia

Case number: 22-50035

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: April 2022

Date report filed:

MM / DD / YYYY

Line of business: _____

NAISC code:

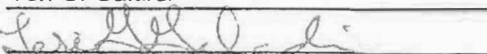
none

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Teri G. Galardi

Original signature of responsible party



Printed name of responsible party

Teri G. Galardi

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Teri Galardi

Case number 22-50035

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 133,434.53

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 90,612.07

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 22,830.96

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 67,781.11

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 201,215.64

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ _____

Debtor Name Teri Galardi

Case number 22-50035

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ _____
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? _____
27. What is the number of employees as of the date of this monthly report? _____

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ _____
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ _____
30. How much have you paid this month in other professional fees? \$ _____
31. How much have you paid in total other professional fees since filing the case? \$ _____

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<u>Column A</u>	<u>Column B</u>	<u>Column C</u>
	Projected	- Actual	= Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>138,143.00</u>	- \$ <u>90,612.07</u>	= \$ <u>47,530.93</u>
33. Cash disbursements	\$ <u>59,856.00</u>	- \$ <u>22,830.96</u>	= \$ <u>37,025.04</u>
34. Net cash flow	\$ <u>78,287.00</u>	- \$ <u>67,781.11</u>	= \$ <u>10,505.89</u>
35. Total projected cash receipts for the next month:			\$ <u>138,143.00</u>
36. Total projected cash disbursements for the next month:			- \$ <u>59,856.00</u>
37. Total projected net cash flow for the next month:			= \$ <u>78,287.00</u>

Debtor Name Teri Galardi

Case number 22-50035

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

EXHIBIT

C

exhibitsticker.com

Teri Galardi
Schedule of Deposits

Date	Name	Source	Amount
4/1/2022	Trop	Salary	4,450.89
4/4/2022	Trop	RENTAL INCOME	5,769.23
4/5/2022	Airbnb	RENTAL INCOME	1,489.92
4/5/2022	Masters	RENTAL INCOME	24,000.00
4/11/2022	Trop	RENTAL INCOME	5,769.23
4/12/2022	Airbnb	RENTAL INCOME	1,455.00
4/15/2022	Trop	Salary	4,450.89
4/15/2022	Masters	Distributions	16,000.00
4/18/2022	Trop	RENTAL INCOME	5,769.23
4/19/2022	Airbnb	RENTAL INCOME	892.4
4/20/2022	Note	Note Repayment	855.24
4/22/2022	Masters	RENTAL INCOME	8,000.00
4/25/2022	Airbnb	RENTAL INCOME	1,489.92
4/25/2022	Trop	RENTAL INCOME	5,769.23
4/29/2022	Trop	Salary	<u>4,450.89</u>
		TOTAL	90,612.07

ENDORSE HERE:		X	
FOR DEPOSIT ONLY		TERI G GALARDI	
ACCT# 1110019425952			
<input type="checkbox"/> CHECK HERE IF MOBILE DEPOSIT DO NOT SIGN / WRITE / STAMP BELOW THIS LINE FOR FINANCIAL INSTITUTION USAGE ONLY			

DATE <u>3/31/22</u>		DOLLARS	CENTS
CURRENCY			
COIN			
CHECKS <small>LIST SEPARATELY</small>			
1 <u>12087</u>	<u>8000</u>	<u>00</u>	
2 <u>12064</u>	<u>16,000</u>	<u>00</u>	
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			
SUB-TOTAL	<u>24,000</u>	<u>00</u>	
LESS CASH RECEIVED			
TOTAL DEPOSIT \$	<u>24,000</u>	<u>00</u>	

053101121< 04/05/2022 006090501
8460206 0014 00098

053101121< 04/05/2022 006090501
8460206 0014 00098

CHECK HERE FOR MOBILE OR REMOTE DEPOSIT ONLY
NAME OF FINANCIAL INSTITUTION DATE
ACCOUNT NUMBER
CHECK NUMBER

ENDORSE HERE

[illegible]

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

DEPOSIT TICKET

CHECKS AND OTHER FUNDS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THE TRUIST BANK DEPOSIT AGREEMENT. DEPOSIT FUNDS ARE AVAILABLE FOR WITHDRAWAL AT ANY TIME.

TERI G GALARDI
DIP CASE #22-50035
2146 HWY 42 S
FLOVILLA, GA 30216

TRUIST BANK

DATE **4.15.22**

CURRENCY	DOLLARS	CENTS
COIN		
CHECKS (SEE SEPARATE)	12091	160000
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
SUB-TOTAL	16,000	00
LESS CASH RECEIVED		
TOTAL DEPOSIT \$	16,000	00

MCMB Spec. Acc. \$ 16000.00

#12091

59520

13

COUNTRY CLUB INC
SPECIAL ACCOUNT
1901 MR JOE WHITE AVENUE
MYRTLE BEACH, SC 29577

12091

DATE **4-13-22** 87-863/640

PAY TO THE ORDER OF **Teri G. Galardi** \$ **16,000.00**

Sixteen Thousand & no/100 DOLLARS

Pinnacle

FOR **Michael A. Kap**

⑈00012091⑈ ⑈064008637⑈ ⑈800106911407⑈

>053101121< 04/15/2022 009196067

8461262 0006 00087

>053101121< 04/15/2022 009196067

8461262 0006 00087

ENCLOSURE HERE

FOR DEPOSIT ONLY
TERI G GALARDI
5952

CHECK HERE FOR DEPOSIT ONLY

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

DEPOSIT TICKET
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION OF PAYMENT INSTRUMENTS. SEE BACK FOR DETAILS.

TERI G GALARDI
DIP CASE #22-50035
2146 HWY 42 S
FLOWILLA, GA 30216

TRUIST BANK

DATE **4.18.22**

CURRENCY	DOLLARS	CENTS
CHECKS	4284	5769.23
COIN		
SUB-TOTAL		5769.23
LESS CASH RECEIVED		
TOTAL DEPOSIT \$		5769.23

Pink Pony Art cc
4.4.24

\$ 5769.23

6952

THIS CHECK HAS A COLORED BACKGROUND AND CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

TROP INC
MERCHANT ACCOUNT
2555 CHANTILLY DR NE
ATLANTA, GA 30324

TRUIST BANK
64-1341/611

4284

4/18/2022

PAY TO THE ORDER OF **TERI G GALARDI** \$ **5,769.23**

Five Thousand Seven Hundred Sixty-Nine and 23/100 DOLLARS

TERI G GALARDI
2555 CHANTILLY DR
ATLANTA GA 30324

VOID AFTER 90 DAYS

Handwritten Signature
AUTHORIZED SIGNATURE

MEMO EVERY TUESDAY

HEAT SENSITIVE
PROMPT TO REVEAL

⑈004284⑈ ⑆061113415⑆0005244165755⑈

0531011214.04/18/2022-009615354

8460206 000800007

SECURITY FEATURES LISTED BY EXCEED INDUSTRY STANDARDS

DEPOSIT ONLY
TERI G GALARDI
5952

☐ CHECK HERE IF MOBILE DEPOSIT
DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USAGE ONLY

009615354

595211 13

For my Mother

Firefox

DEPOSIT TICKET

CHECKS AND OTHER ITEMS ARE ACCEPTED FOR DEPOSIT UNTIL 5:15 PM THE NEXT BUSINESS DAY. THIS BANK'S COLLECTION DEPARTMENT CANNOT ACCEPT PAYMENTS FOR AMERICAN AIRLINES.

TER: G GALARDI
DIP CASE #22-50035
2118 HWY 42 S
FLOVILLA, GA 30216

TRUIST BANK

DATE: 4/22/22

#	CURRENCY	COIN	CHECKS	LET. REMITTANCE	DOLLARS	CENTS
1	12543				8000	00
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
SUB-TOTAL					8000	00
LESS CASH RECEIVED						
TOTAL DEPOSIT \$					8000	00

MCMB

695211

\$

8000.00

COUNTRY CLUB INC SPECIAL ACCOUNT 1901 MR JOE WHITE AVENUE MYRTLE BEACH, SC 29577		12093	
DATE <u>4-20-22</u>		87-863/640	
PAY TO THE ORDER OF <u>Ter. G. Calardi</u>		\$ <u>8000.00</u>	
<u>Eight thousand & no/100</u>		DOLLARS	
FOR <u>[REDACTED]</u>		<u>Michael A. Kap</u>	

☐ CHECK HERE FOR MOBILE OR REMOTE DEPOSIT ONLY
 1. CHECK NUMBER
 2. DATE
 3. DEPOSIT TO ACCOUNT NUMBER

[illegible]

Teri Galardi

Schedule of Disbursements

Date	Ck Number	Name	Purpose	Amount
4/4/2022	1054	GA POWER	Power Ranch	1,496.34
4/4/2022	1055	GA POWER	Power Ranch	47.68
4/4/2022	1056	City of Flovilla	Trash Disposal Ranch	46.15
4/4/2022	1057	Central Georgia EMC	Power Ranch	65.00
4/4/2022	1058	Central Georgia EMC	Power Ranch	40.00
4/4/2022	1059	Central Georgia EMC	Power Ranch	160.00
4/4/2022	1060	Central Georgia EMC	Power Ranch	101.00
4/4/2022	1061	Central Georgia EMC	Power Ranch	186.00
4/4/2022	1062	AT&T	Telephone Internet Ranch	72.48
4/4/2022	1063	AT&T	Telephone Internet Ranch	244.69
4/4/2022	1064	AT&T	Telephone Internet Ranch	99.25
4/4/2022	eft	apple	Computer and Internet Expenses	14.99
4/4/2022	eft	Whitaker builders	Maintenance & Repairs Ranch	285.42
4/4/2022	eft	apple	Computer and Internet Expenses	6.99
4/4/2022	eft	apple	Computer and Internet Expenses	2.99
4/4/2022	eft	Ingles	Groceries	140.81
4/5/2022	eft	apple	Computer and Internet Expenses	9.99
4/6/2022	eft	apple	Computer and Internet Expenses	14.99
4/7/2022	eft	Ulta	Personal Supplies	156.22
4/7/2022	eft	Whitaker builders	Maintenance & Repairs Ranch	19.15
4/8/2022	eft	CVS	Medical Exp	88.04
4/8/2022	eft	CVS	Medical Exp	10.48
4/8/2022	eft	Ingles	Groceries	42.73
4/11/2022	1065	Lunas Lillies Inc	Lawn Maintenance Ranch	1,797.65
4/11/2022	1066	Appliance Plus	Maintenance & Repairs Ranch	235.00
4/11/2022	1067	AGSOUTH FARM CREDIT	Mortgage Ranch	2,072.47
4/11/2022	eft	apple	Computer and Internet Expenses	9.99
4/11/2022	eft	Venture Medical	Medical Exp	40.00
4/11/2022	eft	ATM FEE	Bank Service Charges	3.00
4/11/2022	eft	ATM FEE	Bank Service Charges	3.00
4/11/2022	eft	Cash withdrawal	Cash withdrawals	103.95
4/11/2022	eft	apple	Computer and Internet Expenses	9.99
4/12/2022	eft	Jones Petroleum	Utilities	1,543.58
4/12/2022	eft	Whitaker builders	Maintenance & Repairs Ranch	12.69
4/12/2022	eft	Incharge	Computer and Internet Expenses	15.00
4/12/2022	eft	Ingles	Groceries	44.37
4/13/2022	1068	Business First Bank	Note payment	11,574.60
4/13/2022	1069	BROOKWOOD ANIMAL	Veterinary Expense Dogs	196.40
4/13/2022	1070	ULTIMATE SECURITY	-SPLIT-	120.00
4/13/2022	eft	Walmart	Groceries	64.88
4/14/2022	eft	apple	Computer and Internet Expenses	29.95
4/15/2022	eft	apple	Computer and Internet Expenses	5.99
4/15/2022	eft	Katie Morgan	Medical Exp	130.00
4/15/2022	eft	Lucy Lu's	Meals and Entertainment	27.47
4/15/2022	eft	kroger	Groceries	46.60

Teri Galardi

Schedule of Disbursements

Date	Ck Number	Name	Purpose	Amount
4/18/2022	eft	apple	Computer and Internet Expenses	6.99
4/18/2022	eft	Griffin Imaging	Medical Exp	110.00
4/18/2022	eft	apple	Computer and Internet Expenses	69.99
4/18/2022	eft	Sam's Club	Groceries	222.13
4/18/2022	eft	Ingles	Groceries	60.30
4/19/2022	eft	apple	Computer and Internet Expenses	15.99
4/19/2022	eft	Ingles	Groceries	55.25
4/20/2022	eft	Whitaker builders	Maintenance & Repairs Ranch	211.84
4/21/2022	eft	Whitaker builders	Maintenance & Repairs Ranch	147.59
4/29/2022	eft	kroger	Groceries	237.92
4/29/2022	eft	Texture Salon	Personal Supplies	179.00
4/29/2022	eft	apple	Computer and Internet Expenses	6.99
4/29/2022	eft	CVS	Medical Exp	69.00
TOTAL				22,830.96

<https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...>

MEMO

~~106973-2/1/22-2/28/22~~

595211

-1-00 4/4/2022

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT
DATE _____

ENDORSE CHECK HERE
X FOR DEPOSIT ONLY

TYLER JOHNSON ENTERPRISES, INC.

☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ea4...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

1049

64-1341/011

3/30/2022

PAY TO THE ORDER OF BARROW VETERINARY SERVICES \$ **360.75

Three Hundred Sixty and 75/100 DOLLARS

BARROW VETERINARY SERVICES
PO BOX 126
SOCIAL CIRCLE GA 30025

VOID AFTER 90 DAYS

Teri G Galardi
AUTHORIZED SIGNATURE

MEMO

83-Big-Red

595211

UCBI >061112843<
2022-04-07 0431327032

ENDORSE CHECK HERE

☒ FOR DEPOSIT ONLY
United Community Bank
Barrow Veterinary Services, P.C.
DATE 3/30/2022

☐ CHECK HERE AFTER 90 DAYS FOR REMOTE DEPOSIT

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

11 Security Features

- Document 04503231 Security Features
- Document checks are Check 21 compliant
- Prints "VOID" on the back of the document
- Patterned background and security features are all over the document
- Security warning is printed on front of check
- Watermark on back of check is visible when held up to light
- Connecting ink and security features change color when scratched with a coin
- Check verification number is part of the watermark
- Microprint on front of check (around document name) and is difficult to copy
- Anti-falsify border (only spacing of information)
- Endorsement area (ECS) "VOID" when duplicated
- Security features that change temperature (color)
- Absence of any of the 11 security features may indicate alteration.
- For more information, visit www.void.com or call 1-800-VOID-1234.

Scratch box for verification number

<https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ea4...>

~~acc # 00816 inv # 0000169639~~

59524

ENDORSE CHECK HERE

X _____

For Deposit Only
Ryland Enviro
Ryland
71773

☐ CHECK HERE AFTER DEPOSIT OR EMOTE DEPOSIT

DATE _____

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

1051

64-1341611

3/30/2022

PAY TO THE ORDER OF BROOKWOOD ANIMAL \$ 265.57

Two Hundred Sixty-Five and 57/100 ***** DOLLARS

BROOKWOOD ANIMAL
118 BROOKWOOD AVE
JACKSON GA 30233

VOID AFTER 90 DAYS

Teri G Galardi

MEMO 2016

AUTHORIZED SIGNATURE

59521

ENCLOSURE CHECK HERE

☒ PAY TO THE ORDER OF
BANK OF AMERICA
JACKSON, GA 30233-2036
FOR DEPOSIT ONLY

☐ BROOKWOOD ANIMAL COUNTRY INC/DEPOSIT
DATE 3/30/2022

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

Security Features

- Documented 04/08/08 - 11 Security Features
- Document serials are Check-21 compliant
- Prints "VOID" on front when duplicated
- Enhanced background graphics contain security
- Security warning is printed on front of check
- Microprint on back and the paper when check is held on an angle
- Color matching ink on the document's edges when held
- Check verification number is part of the watermark
- Microprint print contains the Document serial and is difficult to copy
- First upper left corner contains the Document serial
- Security Features like the tamper-resistant structure
- Absence of any of these features may indicate a counterfeit
- Values are a registered mark of the Check Request System Association

Security Features

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TO VERIFY AUTHENTICITY SEE REVERSE SIDE FOR SECURITY FEATURES

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

1052

64-1341/611

3/30/2022

PAY TO THE ORDER OF WELLS FARGO \$ 1,374.11

One Thousand Three Hundred Seventy-Four and 11/100***** DOLLARS

WELLS FARGO
PO BOX 77021
MINNEAPOLIS MN 55480-7721

VOID AFTER 90 DAYS

Teri G Galardi

AUTHORIZED SIGNATURE

MEMO 08154523681998

595211

ENDORSE CHECKS HERE
CREDIT TO THE ACCT OF THE
NAMED PAYEE-W/O PREJUDICE
WELLS FARGO BANK N.A.
WF-PAYEE-WF-55108
Acct. #1018019053
Box Num: 014929
ELECTRONICALLY DEPOSITED 20220403
DATE: 4/20/2022
OR REMOTE DEPOSIT

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

Standard 04503 - 11 Security Features

- Document checks are Check-21 compliant
- Print "VOID" on front when duplicated
- Patterned background highlights security attention
- Security warning is printed on front of check
- Ultraviolet ink can be seen when check is held on an angle
- Obsolete ink on back can be seen when check is held on an angle
- Check verification number is part of the watermark
- Microtext print contains the Document name and is difficult to copy
- All-grades binder features spacing of information
- Endorsement area prints "VOID" when duplicated
- Security features (e.g. high lamp, resistant attributes)

Absence of any of these features may indicate alteration.
© Printed with a registered mark of the Check Payment System Association

Scratch box for verification number

<https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...>

[illegible]

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

00003 04/07/2022 107275 030 065

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK
64-1341/611

1054

4/4/2022

PAY TO THE ORDER OF GA POWER \$ **1,496.34

One Thousand Four Hundred Ninety-Six and 34/100 ***** DOLLARS

GA POWER
96 ANNEX
ATLANTA GA 30396-0001

MEMO 21919-74019 HWY 42

VOID AFTER 90 DAYS

Teri Galardi

AUTHORIZED SIGNATURE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

ENCLOSURE: ORDER OF BANK OF AMERICA FOR DEPOSIT ONLY TO GA POWER FOR ACCOUNT NUMBER 120061938

CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT

DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

DocuSign 04/03 - 11 Security Features

- DocuSign checks are Check-21 compliant
- Prints "VOID" on front when duplicated
- Patterned background highlights security features
- Security warning is printed on front of check
- Watermark on back can be seen when check is held on an angle
- Color reaction ink on watermark changes color when scratched with a coin
- Check verification number is part of the watermark
- Microprint print contains the DocuSign name and is difficult to copy
- Anti-splice feature detects adding of information
- Endorsement area prints "VOID" when duplicated
- Security Features Box lists tamper-resistant attributes

Absence of any of these features may indicate alteration.

© 2004 DocuSign, Inc. All rights reserved. The DocuSign Payment System is a registered trademark of DocuSign, Inc.

Security box for verification number

69524

4 DocuGuard 0450S – 11 Security Features

- DocuGuard checks are Check-21 compliant
- Prints "VOID" on front when replicated
- Patented background replicates secure alterations
- Security warning is printed on front of check
- Watermark on back can be seen when check is held on an angle
- Color-reactive ink on watermark changes color when interacting with a "VOID"
- Check verification number is part of the watermark
- Decorated grid contains the DocuGuard name and is difficult to copy
- Anti-solve backing delays spilling of information
- Endorsement area prints "VOID" when duplicated
- Security Features block less tamper-resistant attributes

Absence of any of these features may indicate alteration.

© 2004 Sunco Systems, Inc. Sunco is a registered trademark of the Check Payment Systems Association.

Scratch box for verification number

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

ENCLOSURE WITH ORDER OF BANK OF
MARIETTA DEPOSIT ONLY TO OA
FOR THE ACCOUNT NUMBER
17286155

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

1056

64-1341/511

4/4/2022

PAY TO THE ORDER OF City of Flovilla \$ **46.15

Forty-Six and 15/100 DOLLARS

City of Flovilla
308 Heard Street
Flovilla GA 30216

VOID AFTER 90 DAYS

Teri G Galardi
AUTHORIZED SIGNATURE

MEMO 0270-00-MT-VERNON-STREET-245-WATER-GARB

695211

ENDORSE CHECK HERE

AMERIS BANK - 131652

0270-00 48.25

☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT

DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

22 776001889178690

11 Security Features

- Decoded checks are Check-21 compliant
- Prints "VOID" on front when duplicated
- Patterned background hologram ensures authenticity
- Security watermark is printed on front of check
- Watermark on back can be seen when check is held on an angle
- Color-reflective ink on watermark changes color when viewed with a coin
- Check verification number is part of the watermark
- Microprint pattern contains the Decoded name and is difficult to copy
- Anti-spacer feature causes spacing of information
- Endorsement area prints "VOID" when duplicated
- Security Features Box lists tamper-resistant attributes

Absence of any of these features may indicate alteration.

® Printed here is a registered name of the Check Payment Systems Association.

Scratch box for verification number

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TERI G GALARDI
2146 HWY 42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK
64-1341/611

1057

4/4/2022

PAY TO THE ORDER OF Central Georgia EMC \$ **65.00

Sixty-Five and 00/100 DOLLARS

Central Georgia EMC
SEDC
PO BOX 530812
ATLANTA GA 30353-0812

VOID AFTER 90 DAYS

MEMO 139229-001 M VERNON CHURCH RD 267

5952*

ENDORSE CHECK HERE

FOR DEPOSIT ONLY
MOBILE OR REMOTE DEPOSIT
DATE 6/4/2022

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

04/08/2022
0000000000
062000018

Security Features

- Document quality is crisp and clear
- Prints "VOID" on reverse side
- Patterned background on the reverse side
- Security watermark on the front of the check
- Watermark on the back of the check
- Can-machine read (MICR) line at the bottom of the watermark
- Check verification code (CVN) on the back of the check
- Microprint (MP) on the back of the check
- Anti-fake built-in security features
- Security features (on this stamp-resistant substrate)
- Endorsement area (on the back of the check)
- Absence of any of these features may indicate a counterfeit
- Product code is a signature mark of the Check Payment System Association

Scratch the top for verification number

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF SECURITY FEATURES

TERI G GALARDI
2146 HWY 42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

64-1341/611

1058

4/4/2022

PAY TO THE ORDER OF Central Georgia EMC \$ **40.00

Forty and 00/100 ***** DOLLARS

Central Georgia EMC
SEDC
PO BOX 530812
ATLANTA GA 30353-0812

VOID AFTER 90 DAYS

Teri G Galardi
AUTHORIZED SIGNATURE

MEMO 139229-002 HWY 42 S-2236

952*

ENDORSE CHECK HERE

☐ CHECK DEPOSIT ONLY MOBILE OR REMOTE DEPOSIT
6406300000

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

04/08/2022

002101392290020000000000

0620000185

Security Features

- Documented change in color when altered
- Prints "VOID" when altered
- Patterned background
- Security watermark
- Watermark on back of check
- Co-matching security features
- Microprint
- Anti-applique
- Security Features Box

Scratch box for verification number

002101392290020000000000

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF SECURITY FEATURES

TERI G GALARDI
2146 HWY 42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK
64-1341/611
4/4/2022

1059

PAY TO THE ORDER OF Central Georgia EMC \$ **160.00

One Hundred Sixty and 00/100 DOLLARS

Central Georgia EMC
SEDC
PO BOX 530812
ATLANTA GA 30353-0812

VOID AFTER 90 DAYS

Teri G Galardi
AUTHORIZED SIGNATURE

MEMO
139229-003 HWY 42 S 2236

5952H*

ENCLOSURE CHECK HERE

☐ FOR DEPOSIT ONLY
DATE 5/3/2022

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

04/08/2022
139229-003 000000000
5952H*

Security Features

- Download and print your security features
- Download and print your security features
- Print "VOID" on front of check
- Security features are printed on the back of the check
- Microprint on the back of the check
- Color-reactive ink that changes color when scratched
- Check number is printed on the back of the check
- Microprint on the back of the check
- Security features are printed on the back of the check
- Security features are printed on the back of the check

Scratch box for verification number

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TERI G GALARDI
2146 HWY 42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK
84-1341/611

1060

4/4/2022

PAY TO THE ORDER OF Central Georgia EMC \$ **101.00

One Hundred One and 00/100 DOLLARS

Central Georgia EMC
SEDC
PO BOX 530812
ATLANTA GA 30353-0812

VOID AFTER 90 DAYS

Teri G Galardi
AUTHORIZED SIGNATURE

MEMO 439229-004 HWY 42-S 2366

595211

ENDORSE CHECK HERE

☐ FOR DEPOSIT ONLY
DATE 04/03/2022

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

04/08/2022
0000000000
0820000185

Security Features

- Document check for security features
- Prints "VOID" on back of check
- Patterned background on back of check
- Security watermark on back of check
- Watermark on back of check
- Connected to the Internet when check is held on an angle
- Check verified on the back of the watermark
- Microprint pattern on the back of the watermark
- Anti-ghosting feature on the back of the watermark
- Endorsement area prints "VOID" when replicated
- Security Features Box: This stamp-resistant area is the

Absence of any of these features may indicate alteration.
If printed, this is a registered mark of the Check Payment Systems Association.

Scratch box for verification number

[illegible]

X

PAY TO THE ORDER OF- WELLS FARGO

All Prior Endorsements Guaranteed.

A.T.S.I.
Account # 6610004
CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT
DATE 01/20/04

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

ENCLOSURE CHECK HERE

69628351 10 0620

04/08/22 2129

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TO VERIFY AUTHENTICITY, SEE ENDSIDE FOR DESCRIPTION OF THE 33 SECURITY FEATURES

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

64-1341/611

1063

4/4/2022

PAY TO THE ORDER OF AT&T \$ **244.69

Two Hundred Forty-Four and 69/100 DOLLARS

AT&T
PO BOX 5019
CAROL STREAM IL 60197-5019

VOID AFTER 90 DAYS

Teri G Galardi

AUTHORIZED SIGNATURE

MEMO 770-775-5927-114 0628 2146 HWY 42 HOUSE

5952

ENDORSE CHECK HERE

X

PAY TO THE ORDER OF WELLS FARGO

All Prior Endorsements Guaranteed

AT&T CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT

Account: 4067 54804

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

5453-26 04/08/22 21214
69525351 11 0628

Security Features

- Document design - 13 security features
- Printed "VOID" on back of check
- Patterned background of fine lines
- Security watermark on front of check
- Watermark on back of check
- Color-shifting ink on watermark changes color when tilted
- Check verification code is part of the watermark
- Microtext print code at the Document name and is difficult to copy
- Anti-spoof bubble (sensitive writing of information)
- Endorsement area prints "VOID" when authorized
- Security Features Box (this tamper-resistant attribute)

Absence of any of these features may indicate alteration.

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Scratch box for verification number

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK
64-1341/611

1064

4/4/2022

PAY TO THE ORDER OF AT&T \$ **99.25

Ninety-Nine and 25/100 DOLLARS

AT&T
PO BOX 5019
CAROL STREAM IL 60197-5019

VOID AFTER 90 DAYS

Teri Galardi
AUTHORIZED SIGNATURE

MEMO 770775-2346 329 0629 2146 HWY 42 BARN 2ND #

6952

ENDORSE CHECK HERE

X
PAY TO THE ORDER OF WELLS FARGO
All Prior Endorsements Guaranteed
AT&T CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT
Account: 4867 5019 04

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

5553 22 04/08/22 235218
955551 8 04/30

Security Features

- Document checks are Check-21 compliant
- Printing "VOID" on front and back
- Patterned background on front and back
- Security watermark on front of check
- Watermark on back of check
- Color-inked ink on front and back
- Color-inked ink on back of check
- Check vertical number is part of the watermark
- Microprint pattern on the Document name and is difficult to copy
- Anti-appliance device on the back of the check
- Security Features Box (left) larger watermark with blue
- Absence of any of these features may indicate a counterfeit.
- Product is a registered mark of the Check Payment Systems Association.

Scratch box for verification number

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

1065

64-1341/611

4/11/2022

PAY TO THE ORDER OF Lunas Lillies Inc \$ **1 797.65

One Thousand Seven Hundred Ninety-Seven and 65/100 ***** DOLLARS

Lunas Lillies Inc
6974 Cedar Drive
Riverdale GA 30296-2205

VOID AFTER 90 DAYS

Teri G Galardi

MEMO 3792-INVOICE-DATE 4/8/2022

AUTHORIZED SIGNATURE

595211

ENDORSE CHECK HERE

X

☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT

DATE 4/11/2022

DO NOT WRITE IN THESE SPACES

000524443914

PAY TO THE ORDER OF
BBAT (BRANCH BANKING & TRUST)
FOR DEPOSIT ONLY

11 SECURITY FEATURES

- Document 04603 - 11 Security Features
- Document checks are Check-21 compliant
- Prints "VOID" on front when duplicated
- Patterned background highlights ensure alterations
- Security watermark is printed on front of check
- Watermark on back can be seen when check is held on an angle
- Con-reflective ink on watermark changes color when scratched with a coin
- Check verification number is part of the watermark
- Microprint print contains the Document name and is difficult to copy
- Anti-splice barrier offers locking of information
- Endorsement area prints "VOID" when duplicated
- Security Features Box lists longer-wear and attributes
- Absence of any of these features may indicate alteration.
- O'Neills.com is a registered mark of the Check Payment System Association.

Scratch box for verification number

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TERI G GALARDI
2146 HWY42 S
FLOVILLA, GA 30218
DIP CASE # 22-50035

TRUIST BANK
84-1341/611

1066

4/11/2022

PAY TO THE ORDER OF Appliance Plus \$ **235.00

Two Hundred Thirty-Five and 00/100 DOLLARS

Appliance Plus
1504 Old Atlanta Rd
Griffin GA 30223

VOID AFTER 90 DAYS

Teri GalarDI

MEMO AUTHORIZED SIGNATURE

⑈001066⑈ ⑆061113415⑆ 6952⑈

BACK OF CHECK USER

PAY TO THE ORDER OF
UNITED BANK
GRiffin, GA 30223
4-051076184
4-051076184
4-051076184

☐ CHECK HERE AFTER DEPOSIT TO YOUR ACCOUNT
DATE 05/11/2022

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

Document 04503 - 11 Security Features

- Document checks are Check-21 compliant
- Prints "VOID" on front when duplicated
- Patterned background highlights ensure authenticity
- Security warning is printed on front of check
- Watermark on back can be seen when check is held on an angle
- Color-changing ink on watermark changes color when scratched with a coin
- Check verification number is part of the watermark
- Microprint border contains the Document name and is difficult to copy
- Anti-static feature deters rubbing of information
- Endorsement area prints "VOID" when duplicated
- Security Features Box has tamper-resistant adhesive

Scratch box for verification number

Absence of any of these features may indicate alteration.
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Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

VOID

TERI G GALARDI
2146 HWY 42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

1067

64-1341/611

4/11/2022

PAY TO THE ORDER OF JAG SOUTH FARM CREDIT

\$ **2,072.47

Two Thousand Seventy-Two and 47/100***** DOLLARS

JAG SOUTH FARM CREDIT
PO BOX 2607
BATESBURG-LEESVILLE SC 29070

VOID AFTER 90 DAYS

MEMO 03-052-016-932608

AUTHORIZED SIGNATURE

11 Security Features

- Document 04803 - 11 Security Features
- Document checks are Check 21 compliant
- Photo "VOID" on front when duplicated
- Patterned background highlights security elements
- Security warning is printed on front of check
- Watermark on back can be seen when check is held on an angle
- Color reactive ink on watermark changes color when scratched with a coin
- Check verification number is part of the watermark
- Microprint contains the Document name and is difficult to copy
- Anti-spike border delays splitting of information
- Endorsement area prints "VOID" when duplicated
- Security Features Box fits tamper-resistant attributes

Absence of any of these features may indicate alteration.

Do not alter, scratch, or otherwise mark the front of the check. Payment may be voided.

Scratch box for verification number

ELECTRONICALLY PRESENTED - 4/11/2022 5

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

WELLS FARGO

FOR DEPOSIT ONLY

JAG SOUTH FARM CREDIT

BATESBURG-LEESVILLE SC 29070

208021012059

695211[illegible]

Firefox

https://bank.truist.com/web/accounts/i/895f9a3a-a768-3a70-9d57-ead4...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

TERI G GALARDI
2146 HWY 42 S
FLOVILLA, GA 30216
DIP CASE # 22-50035

TRUIST BANK

1069

64-1341/811

4/13/2022

PAY TO THE ORDER OF BROOKWOOD ANIMAL \$ **195.40

One Hundred Ninety-Six and 40/100 ***** DOLLARS

BROOKWOOD ANIMAL
118 BROOKWOOD AVE
JACKSON GA 30233

VOID AFTER 90 DAYS

Teri G Galardi
AUTHORIZED SIGNATURE

MEMO - 2016- [REDACTED] 5952*

BRIDGE CHECK HERE

PAY TO THE ORDER OF
X BANK OF AMERICA
JACKSON, GA 30233-2036
FOR DEPOSIT ONLY

☐ CHECK HERE 434059867388 REMOTE DEPOSIT
DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

11 Security Features

- Document checks are Check-21 compliant
- Paper "VOID" on front when backscanned
- Permanent background features ensure authenticity
- Security watermark is printed on front of check
- Microprint on back can be seen when check is held up to light
- Color-inked ink on watermark changes color when scratched with a coin
- Check verification number is part of the watermark
- Microprint printed vertically by Document Name and is difficult to copy
- Anti-spoof border shows spacing of information
- Endorsement area shows "VOID" when backscanned
- Security Features Box has tamper-evident adhesive
- Absence of any of these features may indicate alteration
- Feature box is a registered mark of the Check Request Program Association

Scratch here for verification number

[illegible]

10:11 AM

05/13/22

Teri G. Galardi DIP 22-50035
Reconciliation Detail
Truist Checking 5952, Period Ending 04/22/2022

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						142,643.52
Cleared Transactions						
Checks and Payments - 73 Items						
Check	03/17/2022	1046	AT&T	X	-264.68	-264.68
Check	03/21/2022	1047	AT&T	X	-1,309.50	-1,574.18
Check	03/24/2022	eft	Eagles Landing Onl	X	-1,084.57	-2,658.75
Check	03/25/2022	eft	MM&B Dentistry	X	-229.00	-2,887.75
Check	03/28/2022	eft	Gundry MD	X	-118.61	-3,006.36
Check	03/28/2022	eft	Ingles	X	-99.15	-3,105.51
Check	03/28/2022	eft	Gundry MD	X	-53.45	-3,158.96
Check	03/28/2022	eft	So Beach Grill	X	-18.32	-3,177.28
Check	03/30/2022	1048	Smith Farm Supply	X	-2,339.72	-5,517.00
Check	03/30/2022	1052	WELLS FARGO	X	-1,374.11	-6,891.11
Check	03/30/2022	1049	BARROW VETERIN...	X	-360.75	-7,251.86
Check	03/30/2022	1051	BROOKWOOD ANI...	X	-265.57	-7,517.43
Check	03/30/2022	1053	AIRGAS	X	-163.11	-7,680.54
Check	03/30/2022	1050	RYLAND ENVIRON...	X	-141.60	-7,822.14
Check	03/30/2022	eft	Pilot	X	-64.55	-7,886.69
Check	03/30/2022	eft	apple	X	-6.99	-7,893.68
Check	03/31/2022	eft	JJPF	X	-5,933.94	-13,827.62
Check	03/31/2022	eft	Whitaker builders	X	-547.99	-14,375.61
Check	03/31/2022	eft	Morgan well Drilling	X	-500.00	-14,875.61
Check	03/31/2022	eft	kroger	X	-102.61	-14,978.22
Check	04/04/2022	1054	GA POWER	X	-1,496.34	-16,474.56
Check	04/04/2022	eft	Whitaker builders	X	-285.42	-16,759.98
Check	04/04/2022	1063	AT&T	X	-244.69	-17,004.67
Check	04/04/2022	1061	Central Georgia EMC	X	-186.00	-17,190.67
Check	04/04/2022	1059	Central Georgia EMC	X	-160.00	-17,350.67
Check	04/04/2022	eft	Ingles	X	-140.81	-17,491.48
Check	04/04/2022	1060	Central Georgia EMC	X	-101.00	-17,592.48
Check	04/04/2022	1064	AT&T	X	-99.25	-17,691.73
Check	04/04/2022	1062	AT&T	X	-72.48	-17,764.21
Check	04/04/2022	1057	Central Georgia EMC	X	-65.00	-17,829.21
Check	04/04/2022	1055	GA POWER	X	-47.68	-17,876.89
Check	04/04/2022	1056	City of Flovilla	X	-46.15	-17,923.04
Check	04/04/2022	1058	Central Georgia EMC	X	-40.00	-17,963.04
Check	04/04/2022	eft	apple	X	-14.99	-17,978.03
Check	04/04/2022	eft	apple	X	-6.99	-17,985.02
Check	04/04/2022	eft	apple	X	-2.99	-17,988.01
Check	04/05/2022	eft	apple	X	-9.99	-17,998.00
Check	04/06/2022	eft	apple	X	-14.99	-18,012.99
Check	04/07/2022	eft	Ultra	X	-156.22	-18,169.21
Check	04/07/2022	eft	Whitaker builders	X	-19.15	-18,188.36
Check	04/08/2022	eft	CVS	X	-88.04	-18,276.40
Check	04/08/2022	eft	Ingles	X	-42.73	-18,319.13
Check	04/08/2022	eft	CVS	X	-10.48	-18,329.61
Check	04/11/2022	1067	AGSOUTH FARM C...	X	-2,072.47	-20,402.08
Check	04/11/2022	1065	Lunas Lillies Inc	X	-1,797.65	-22,199.73
Check	04/11/2022	1066	Appliance Plus	X	-235.00	-22,434.73
Check	04/11/2022	eft	Cash withdrawal	X	-103.95	-22,538.68
Check	04/11/2022	eft	Venture Medical	X	-40.00	-22,578.68
Check	04/11/2022	eft	apple	X	-9.99	-22,588.67
Check	04/11/2022	eft	apple	X	-9.99	-22,598.66
Check	04/11/2022	eft	ATM FEE	X	-3.00	-22,601.66
Check	04/11/2022	eft	ATM FEE	X	-3.00	-22,604.66
Check	04/12/2022	eft	Jones Petroleum	X	-1,543.58	-24,148.24
Check	04/12/2022	eft	Ingles	X	-44.37	-24,192.61
Check	04/12/2022	eft	Incharge	X	-15.00	-24,207.61
Check	04/12/2022	eft	Whitaker builders	X	-12.69	-24,220.30
Check	04/13/2022	1068	Business First Bank	X	-11,574.60	-35,794.90
Check	04/13/2022	1069	BROOKWOOD ANI...	X	-196.40	-35,991.30
Check	04/13/2022	1070	ULTIMATE SECURI...	X	-120.00	-36,111.30
Check	04/13/2022	eft	Walmart	X	-64.88	-36,176.18
Check	04/14/2022	eft	apple	X	-29.95	-36,206.13
Check	04/15/2022	eft	Katie Morgan	X	-130.00	-36,336.13
Check	04/15/2022	eft	kroger	X	-46.60	-36,382.73
Check	04/15/2022	eft	Lucy Lu's	X	-27.47	-36,410.20
Check	04/15/2022	eft	apple	X	-5.99	-36,416.19

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05/13/22

Teri G. Galardi DIP 22-50035

Reconciliation Detail

Truist Checking 5952, Period Ending 04/22/2022

Type	Date	Num	Name	Clr	Amount	Balance
Check	04/18/2022	eft	Sam's Club	X	-222.13	-36,638.32
Check	04/18/2022	eft	Griffin Imaging	X	-110.00	-36,748.32
Check	04/18/2022	eft	apple	X	-69.99	-36,818.31
Check	04/18/2022	eft	Ingles	X	-60.30	-36,878.61
Check	04/18/2022	eft	apple	X	-6.99	-36,885.60
Check	04/19/2022	eft	Ingles	X	-55.25	-36,940.85
Check	04/19/2022	eft	apple	X	-15.99	-36,956.84
Check	04/20/2022	eft	Whitaker builders	X	-211.84	-37,168.68
Total Checks and Payments					-37,168.68	-37,168.68
Deposits and Credits - 13 items						
Deposit	03/28/2022			X	5,769.23	5,769.23
Deposit	04/01/2022			X	4,450.89	10,220.12
Deposit	04/04/2022			X	5,769.23	15,989.35
Deposit	04/05/2022			X	1,489.92	17,479.27
Deposit	04/05/2022			X	24,000.00	41,479.27
Deposit	04/11/2022			X	5,769.23	47,248.50
Deposit	04/12/2022			X	1,455.00	48,703.50
Deposit	04/15/2022			X	4,450.89	53,154.39
Deposit	04/15/2022			X	16,000.00	69,154.39
Deposit	04/18/2022			X	5,769.23	74,923.62
Deposit	04/19/2022			X	892.40	75,816.02
Deposit	04/20/2022			X	855.24	76,671.26
Check	05/06/2022	1072	apple	X	0.00	76,671.26
Total Deposits and Credits					76,671.26	76,671.26
Total Cleared Transactions					39,502.58	39,502.58
Cleared Balance					39,502.58	182,146.10
Uncleared Transactions						
Checks and Payments - 1 item						
Check	04/21/2022	eft	Whitaker builders		-147.59	-147.59
Total Checks and Payments					-147.59	-147.59
Deposits and Credits - 1 item						
Deposit	04/22/2022				8,000.00	8,000.00
Total Deposits and Credits					8,000.00	8,000.00
Total Uncleared Transactions					7,852.41	7,852.41
Register Balance as of 04/22/2022					47,354.99	189,998.51
New Transactions						
Checks and Payments - 24 items						
Check	04/29/2022	eft	kroger		-237.92	-237.92
Check	04/29/2022	eft	Texture Salon		-179.00	-416.92
Check	04/29/2022	eft	CVS		-69.00	-485.92
Check	04/29/2022	eft	apple		-6.99	-492.91
Check	05/02/2022	1071	U.S.Trustee Payme...		-250.00	-742.91
Check	05/06/2022	1080	AGSOUTH FARM C...		-3,040.39	-3,783.30
Check	05/06/2022	1077	AT&T		-2,643.88	-6,427.18
Check	05/06/2022	1079	WELLS FARGO		-1,488.62	-7,915.80
Check	05/06/2022	1076	GA POWER		-1,191.21	-9,107.01
Check	05/06/2022	1074	BJ&J		-675.00	-9,782.01
Check	05/06/2022	1083	AT&T		-243.94	-10,025.95
Check	05/06/2022	1088	Central Georgia EMC		-180.00	-10,205.95
Check	05/06/2022	1086	Central Georgia EMC		-158.00	-10,363.95
Check	05/06/2022	1078	RYLAND ENVIRON...		-153.40	-10,517.35
Check	05/06/2022	1081	AT&T		-98.86	-10,616.21
Check	05/06/2022	1087	Central Georgia EMC		-79.00	-10,695.21
Check	05/06/2022	1082	AT&T		-72.09	-10,767.30
Check	05/06/2022	1084	Central Georgia EMC		-65.00	-10,832.30
Check	05/06/2022	1073	City of Flovilla		-48.05	-10,880.35
Check	05/06/2022	1085	Central Georgia EMC		-40.00	-10,920.35
Check	05/06/2022	1075	GA POWER		-19.84	-10,940.19

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05/13/22

Teri G. Galardi DIP 22-50035

Reconciliation Detail

Truist Checking 5952, Period Ending 04/22/2022

Type	Date	Num	Name	Clr	Amount	Balance
Check	05/09/2022	1089	Robert M. Matson		-13,691.52	-24,631.71
Check	05/09/2022	1090	Business First Bank		-11,574.60	-36,206.31
Check	05/11/2022	EFT	JJPF		-2,887.29	-39,093.60
Total Checks and Payments					-39,093.60	-39,093.60
Deposits and Credits - 3 items						
Deposit	04/25/2022				1,489.92	1,489.92
Deposit	04/25/2022				5,769.23	7,259.15
Deposit	04/29/2022				4,450.89	11,710.04
Total Deposits and Credits					11,710.04	11,710.04
Total New Transactions					-27,383.56	-27,383.56
Ending Balance					19,971.43	162,614.95

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Teri G. Galardi DIP 22-50035

05/16/22

Balance Sheet

Accrual Basis

As of April 30, 2022

	Apr 30, 22	Mar 31, 22	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
Truist Checking 5952	201,215.64	133,434.53	67,781.11
Total Checking/Savings	201,215.64	133,434.53	67,781.11
Total Current Assets	201,215.64	133,434.53	67,781.11
TOTAL ASSETS	201,215.64	133,434.53	67,781.11
LIABILITIES & EQUITY			
Equity			
Owners Equity	36,572.85	36,572.85	0.00
Net Income	164,642.79	96,861.68	67,781.11
Total Equity	201,215.64	133,434.53	67,781.11
TOTAL LIABILITIES & EQUITY	201,215.64	133,434.53	67,781.11



Page 1 of 3 04/20/22
CA

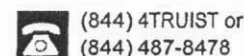


824-03-01-00 19003 25 C 001 13 S 66 002
TERI G GALARDI
2146 HIGHWAY 42 S
FLOVILLA GA 30216-2318

Your account statement

For 04/20/2022

Contact us



If you are traveling outside of the USA and have concerns about accessing your account while you are traveling, please contact your Branch Banker or call us at 844-4TRUIST.

■ TRUIST BRIGHT CHECKING [REDACTED] 5952

Account summary

Your previous balance as of 03/22/2022	\$142,643.52
Checks	- 24,773.75
Other withdrawals, debits and service charges	- 12,394.93
Deposits, credits and interest	+ 76,671.26
Your new balance as of 04/20/2022	= \$182,146.10

Average Posted Balance in Statement Cycle \$161,088.00

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
03/24	1046	264.68	04/07	1055	47.68	04/11	1063	244.69
03/25	1047	1,309.50	04/08	1056	46.15	04/11	1064	99.25
04/04	1048	2,339.72	04/08	1057	65.00	04/19	1065	1,797.65
04/07	1049	360.75	04/08	1058	40.00	04/14	1066	235.00
04/04	1050	141.60	04/08	1059	160.00	04/14	1067	2,072.47
04/06	1051	265.57	04/08	1060	101.00	04/20	1068	11,574.60
04/04	1052	1,374.11	04/08	1061	186.00	04/19	1069	196.40
04/04	1053	163.11	04/11	1062	72.48	04/18	1070	120.00
04/07	1054	1,496.34						

Total checks = \$24,773.75

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
03/24	DEBIT CARD PURCHASE Eagles Landing ONL 03-23 770-9140116 GA 4483	1,084.57
03/25	DEBIT CARD PURCHASE MM&B Dentistry 03-24 770-2279693 GA 4483	229.00
03/28	DEBIT CARD PURCHASE-PIN 03-25-22 JACKSON GA 4483 INGLES MARKETS #499	99.15
03/28	DEBIT CARD PURCHASE SQ *SOUTH BEACH GR 03-26 KILL DEVIL HI NC 4483	18.32
03/28	INTERNET PAYMENT INST XFER PAYPAL GUNDRYMD	53.45
03/28	INTERNET PAYMENT INST XFER PAYPAL GUNDRYMD	118.61
03/30	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 03-29 408-974-1010 CA 4483	6.99
03/30	DEBIT CARD PURCHASE 03-29-22 JACKSON GA 4483 PILOT_04560	64.55
03/31	DEBIT CARD PURCHASE MORGAN WELL DRILLI 03-30 MILNER GA 4483	500.00
03/31	DEBIT CARD PURCHASE WHITAKER BUILDERS 03-30 JACKSON GA 4483	547.99
03/31	DEBIT CARD PURCHASE-PIN 03-30-22 GRIFFIN GA 4483 KROGER #619 1524 HIGHWAY	102.61
03/31	329 echeck JPDF Payments 0741 JEG FL QUALIFIED PERSO	5,933.94

continued

■ TRUIST BRIGHT CHECKING [REDACTED] 5952 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
04/04	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-01 866-712-7753 CA 4483	14.99
04/04	DEBIT CARD PURCHASE WHITAKER BUILDERS 04-01 JACKSON GA 4483	285.42
04/04	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-02 866-712-7753 CA 4483	6.99
04/04	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-03 866-712-7753 CA 4483	2.99
04/04	DEBIT CARD PURCHASE-PIN 04-03-22 JACKSON GA 4483 INGLES MARKETS #499	140.81
04/05	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-04 866-712-7753 CA 4483	9.99
04/06	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-05 866-712-7753 CA 4483	14.99
04/07	DEBIT CARD PURCHASE ULTA.COM 04-06 866-983-8582 IL 4483	156.22
04/07	DEBIT CARD PURCHASE WHITAKER BUILDERS 04-06 JACKSON GA 4483	19.15
04/08	DEBIT CARD PURCHASE-PIN 04-07-22 JACKSON GA 4483 CVS/PHARMACY #04	88.04
04/08	DEBIT CARD PURCHASE-PIN 04-07-22 JACKSON GA 4483 CVS/PHARMACY #04 04531-5	10.48
04/08	DEBIT CARD PURCHASE-PIN 04-07-22 JACKSON GA 4483 INGLES MARKETS #499	42.73
04/11	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-08 866-712-7753 CA 4483	9.99
04/11	DEBIT CARD PURCHASE VENTURE MEDICAL AS 04-08 MONTICELLO GA 4483	40.00
04/11	NON-TRUIST ATM INQ FEE 04-08-22 ATLANTA GA 4483 NAW ATLANTA EXPO S1	3.00
04/11	NON-TRUIST ATM FEE 04-08-22 ATLANTA GA 4483 NAW ATLANTA EXPO S1	3.00
04/11	ATM NETWORK CASH WITHDRAWAL 04-08-22 ATLANTA GA 4483 NAW ATLANTA EXPO S1	103.95
04/11	DEBIT CARD PURCHASE APPLE.COM/BILL 04-10 866-712-7753 CA 4483	9.99
04/12	DEBIT CARD PURCHASE JONES PETROLEUM TR 04-11 678-7520212 GA 4483	1,543.58
04/12	DEBIT CARD PURCHASE WHITAKER BUILDERS 04-11 JACKSON GA 4483	12.69
04/12	DEBIT CARD PURCHASE INCHARGE 04-11 866-729-0040 FL 4483	15.00
04/12	DEBIT CARD PURCHASE-PIN 04-11-22 JACKSON GA 4483 INGLES MARKETS #499	44.37
04/13	DEBIT CARD PURCHASE-PIN 04-12-22 LOCUST GROVE GA 4483 WM SUPERCENTER #	64.88
04/14	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-13 866-712-7753 CA 4483	29.95
04/15	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-14 866-712-7753 CA 4483	5.99
04/15	DEBIT CARD PURCHASE KATIE MORGAN TEXTU 04-14 JACKSON GA 4483	130.00
04/15	DEBIT CARD PURCHASE LUCY LU'S COFFEE C 04-14 JACKSON GA 4483	27.47
04/15	DEBIT CARD PURCHASE-PIN 04-14-22 MACON GA 4483 KROGER #425 5925 ZEBULON	46.60
04/18	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-15 866-712-7753 CA 4483	6.99
04/18	DEBIT CARD PURCHASE GRIFFIN IMAGING LL 04-15 GRIFFIN GA 4483	110.00
04/18	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-16 866-712-7753 CA 4483	69.99
04/18	DEBIT CARD PURCHASE-PIN 04-16-22 MACON GA 4483 SAMSCLUB #8225	222.13
04/18	DEBIT CARD PURCHASE-PIN 04-17-22 JACKSON GA 4483 INGLES MARKETS #499	60.30
04/19	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 04-18 408-974-1010 CA 4483	15.99
04/19	DEBIT CARD PURCHASE-PIN 04-18-22 STOCKBRIDGE GA 4483 INGLES GAS EXP #467	55.25
04/20	DEBIT CARD PURCHASE WHITAKER BUILDERS 04-19 770-7752086 GA 4483	211.84
Total other withdrawals, debits and service charges		= \$12,394.93

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
03/28	DEPOSIT	✓ 5,769.23
04/01	PAYROLL DECISIONHR XXI 6-82 Galardi,Teri	✓ 4,450.89
04/04	DEPOSIT	5,769.23
04/05	SWDGCSTSLD AIRBNB PAYMENTS MR11 TERI GALARDI	1,489.92
04/05	DEPOSIT	24,000.00
04/11	DEPOSIT	5,769.23
04/12	8KTPLEXGDK AIRBNB PAYMENTS EWT7 TERI GALARDI	1,455.00
04/15	PAYROLL DECISIONHR XXI 6-82 Galardi,Teri	4,450.89
04/15	DEPOSIT	16,000.00
04/18	DEPOSIT	5,769.23
04/19	7UAVGBITGX AIRBNB PAYMENTS BFG4 TERI GALARDI	892.40
04/20	DEPOSIT	855.24
Total deposits, credits and interest		= \$76,671.26

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
MACON DIVISION

IN RE:) CHAPTER 11
)
TERI G. GALARDI,)
) CASE NO. 22-50035-JPS
)
Debtor,)
_____)

CERTIFICATE OF SERVICE

This is to certify that I have electronically filed the foregoing **Monthly Operating Report for Small Business Under Chapter 11** with the Clerk of Court using the CM/ECF system, which will send electronic notification to all users who have consented to such service.

This 23rd day of May 2022.

Respectfully submitted,

McBRYAN, LLC

/s/Louis G. McBryan

Louis G. McBryan, Georgia Bar No. 480993

6849 Peachtree Dunwoody Rd

Building B-3, Suite 100

Atlanta, GA 30328

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Fax (678)498-2709

lmcbryan@mcbryanlaw.com

Attorney for Debtor